

# EXHIBIT 8

**Jack S. Kannry**

---

**From:** Daniel Cole [dcoleins@yahoo.com]  
**Sent:** Monday, January 16, 2006 11:40 PM  
**To:** jkannry@bpgk-law.com  
**Subject:** RE: 457 East Penn Street, Long Beach, NY Flood Damage Claim Inspection Report and Processing with Carrier - Liberty Mutual Policy FF2-221-291477-007

Mr. Kannry,  
enclosed are the building worksheet, contents worksheet, and statement of loss that I sent to Simsol Insurance Services for processing to the the carrier.

Hope this helps, Dan Cole

"Jack S. Kannry" <jkannry@bpgk-law.com> wrote:

Dan:

As I thought was perfectly clear in my earlier e-mail of today, I again request a copy of the final report sent to the carrier. So, the answer to your question is "yes".

*Jack S. Kannry*

-----Original Message-----

**From:** Daniel Cole [mailto:dcoleins@yahoo.com]  
**Sent:** Monday, January 16, 2006 1:23 PM  
**To:** jkannry@bpgk-law.com  
**Subject:** Re: 457 East Penn Street, Long Beach, NY Flood Damage Claim Inspection Report and Processing with Carrier - Liberty Mutual Policy FF2-221-291477-007

Mr. Kannry,  
To be perfectly clear, you want me or Simsol to send you a copy of the final report that was sent to the carrier, is this correct? Dan Cole



INSURED : Jack \*\*Kannry  
 LOCATION : 457 E Penn St  
 : Long Beach, NY 11561  
 COMPANY : Liberty Mutual Fire Insurance Company  
 : P.O. Box 958452  
 : Lake Mary, FL 32795-8452

DATE OF REPORT : 01/16/2006  
 DATE OF LOSS : 10/14/2005  
 POLICY NUMBER : 2229147700  
 CLAIM NUMBER : 033589  
 OUR FILE NUMBER : 033589  
 ADJUSTER NAME : Cole, Daniel

## STATEMENT OF LOSS CLAIM RECAPITULATION

### Policy Information

Policy Type: Flood - Dwelling  
 Policy Number: 2229147700  
 Policy Term: 03/15/2005 to 03/15/2006

### Coverage A - Dwelling

Coverage Amount:	\$246,500.00
Coverage Deductible:	\$1,000.00
Replacement Cost:	YES
Property Valuation	
R.C.V.:	\$148,420.97
Depreciation:	\$89,052.58
A.C.V.:	\$59,368.39
Estimate of Loss:	
R.C.V.:	\$24,866.32
**Depreciation:	\$3,562.27
A.C.V.:	\$21,304.05
Less Deductible:	\$1,000.00
Claim Payable:	\$20,304.05
**Depreciation:	
Recoverable:	\$3,135.17
Non-recoverable:	\$427.10

### Coverage B - Contents

Coverage Amount:	\$14,900.00
Coverage Deductible:	\$1,000.00
Replacement Cost:	Not Applicable
Property Valuation	
R.C.V.:	\$200,000.00
Depreciation:	\$55,000.00
A.C.V.:	\$145,000.00
Estimate of Loss:	
R.C.V.:	\$20,969.05
Depreciation:	\$3,851.16
A.C.V.:	\$17,117.89
Less Deductible:	\$1,000.00
Claim Payable:	\$14,900.00
Excess Over Limit:	\$1,217.89



INSURED	: Jack **Kannry	DATE OF REPORT	: 01/16/2006
LOCATION	: 457 E Penn St	DATE OF LOSS	: 10/14/2005
	: Long Beach, NY 11561	POLICY NUMBER	: 2229147700
COMPANY	: Liberty Mutual Fire Insurance Company	CLAIM NUMBER	: 033589
	: P.O. Box 958452	OUR FILE NUMBER	: 033589
	: Lake Mary, FL 32795-8452	ADJUSTER NAME	: Cole, Daniel

## STATEMENT OF LOSS CLAIM RECAPITULATION

### Recap of Coverages

R.C.V.:	\$45,835.37
**Depreciation:	\$7,413.43
A.C.V.:	\$38,421.94
Less Deductible:	\$2,000.00
Claim Payable:	\$35,204.05
Excess Over Limit:	\$1,217.89

<b>**Depreciation:</b>	Recoverable:	\$3,135.17
	Non-recoverable:	\$4,278.26

DATE OF REPORT	: 01/16/2006
DATE OF LOSS	: 10/14/2005
POLICY NUMBER	: 2229147700
CLAIM NUMBER	: 033589
OUR FILE NUMBER	: 033589
ADJUSTER NAME	: Cole, Daniel



INSURED : Jack \*\*Kannry  
 LOCATION : 457 E Penn St  
 : Long Beach, NY 11561  
 COMPANY : Liberty Mutual Fire Insurance Company  
 : P.O. Box 958452  
 : Lake Mary, FL 32795-8452

DATE OF REPORT : 01/16/2006  
 DATE OF LOSS : 10/14/2005  
 POLICY NUMBER : 2229147700  
 CLAIM NUMBER : 033589  
 OUR FILE NUMBER : 033589  
 ADJUSTER NAME : Cole, Daniel

**Estimate Section: Den**

Den ..... 23' 5.0" x 18' 2.0" x 8'

Lower Perimeter: 83.20 LF      Floor SF: 425.40 SF      Wall SF: 665.30 SF  
 Upper Perimeter: 83.20 LF      Floor SY: 47.27 SY      Ceiling SF: 425.40 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
425.4 SF	Flood Loss Clean-up (100.0%)	\$0.57	\$242.48		\$242.48
5.0 DY	Airmover for Water Loss	\$24.74	\$123.70		\$123.70
5.0 DY	Dehumidifier for Water Loss	\$46.35	\$231.75		\$231.75
455.2 SF	R/R Carpeting (Per Sq. Ft.) (100.0%)	\$2.84	\$1,292.77	\$206.84	\$1,085.93
425.4 SF	Replace Carpet Pad (Per Sq. Ft.) (100.0%)	\$0.48	\$204.19	\$32.67	\$171.52
37.0 SY	Clean Wall Plaster lower area behind wainscoting (100.0% / 4.0')	\$2.59	\$95.83		\$95.83
37.0 SY	Paint / Finish Wall Plaster, upper area (100.0% / 4.0')	\$5.53	\$204.61	\$32.74	\$171.87
332.6 SF	R/R Wall Paneling (100.0% / 4.0')	\$3.40	\$1,130.84	\$203.55	\$927.29
332.6 SF	Mildewcide Walls (100.0% / 4.0')	\$0.46	\$153.00		\$153.00
425.4 SF	Mildewcide Floor (100.0%)	\$0.46	\$195.68		\$195.68
<b>Totals For Den</b>			<b>\$3,874.85</b>	<b>\$475.80</b>	<b>\$3,399.05</b>

**Estimate Section: Office**

Office ..... 11' 5.0" x 13' 10.0" x 8'  
 Closet ..... 6' x 4' x 8'  
 Offset ..... 11' 4.0" x 3' 6.0" x 8'

Lower Perimeter: 93.20 LF      Floor SF: 221.60 SF      Wall SF: 745.30 SF  
 Upper Perimeter: 73.20 LF      Floor SY: 24.62 SY      Ceiling SF: 221.60 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
221.6 SF	Flood Loss Clean-up (100.0%)	\$0.57	\$126.31		\$126.31
5.0 DY	Airmover for Water Loss	\$24.74	\$123.70		\$123.70
5.0 DY	Dehumidifier for Water Loss	\$46.35	\$231.75		\$231.75
24.6 SY	Remove Vinyl Flooring (100.0%)	\$1.92	\$47.23		\$47.23
237.1 SF	R/R Carpeting (Per Sq. Ft.) (100.0%)	\$2.84	\$673.36	\$107.74	\$565.62
221.6 SF	Replace Carpet Pad (Per Sq. Ft.) (100.0%)	\$0.48	\$106.37	\$17.02	\$89.35
745.3 SF	R/R Knotty Pine Plank T&G/ V-Joint Plank Paneling (100.0% / 8.0')	\$5.00	\$3,726.50	\$670.77	\$3,055.73
745.3 SF	Laquer Finish Knotty Pine Plank T&G/ V-Joint Plank Paneling (100.0% / 8.0')	\$0.58	\$432.27	\$69.16	\$363.11
2.0 EA	R/R Prehung S/C Flush Door	\$213.97	\$427.94	\$94.15	\$333.79
2.0 EA	Paint / Finish Prehung S/C Flush Door	\$61.97	\$123.94	\$19.83	\$104.11
372.6 SF	Mildewcide Walls (100.0% / 4.0')	\$0.46	\$171.40		\$171.40
221.6 SF	Mildewcide Floor (100.0%)	\$0.46	\$101.94		\$101.94
<b>Totals For Office</b>			<b>\$6,292.71</b>	<b>\$978.67</b>	<b>\$5,314.04</b>

\*\*\* This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier. \*\*\*



INSURED : Jack \*\*Kannry  
 LOCATION : 457 E Penn St  
 : Long Beach, NY 11561  
 COMPANY : Liberty Mutual Fire Insurance Company  
 : P.O. Box 958452  
 : Lake Mary, FL 32795-8452

DATE OF REPORT : 01/16/2006  
 DATE OF LOSS : 10/14/2005  
 POLICY NUMBER : 2229147700  
 CLAIM NUMBER : 033589  
 OUR FILE NUMBER : 033589  
 ADJUSTER NAME : Cole, Daniel

**Estimate Section: Bedroom 1**

Bedroom 1 ..... 13' x 8' 7.0" x 8'

Lower Perimeter: 43.20 LF      Floor SF: 111.60 SF      Wall SF: 345.30 SF  
 Upper Perimeter: 43.20 LF      Floor SY: 12.40 SY      Ceiling SF: 111.60 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
111.6 SF	Flood Loss Clean-up (100.0%)	\$0.57	\$63.61		\$63.61
5.0 DY	Airmover for Water Loss	\$24.74	\$123.70		\$123.70
5.0 DY	Dehumidifier for Water Loss	\$46.35	\$231.75		\$231.75
119.4 SF	R/R Carpeting (Per Sq. Ft.) (100.0%)	\$2.84	\$339.10	\$54.26	\$284.84
111.6 SF	Replace Carpet Pad (Per Sq. Ft.) (100.0%)	\$0.48	\$53.57	\$8.57	\$45.00
345.3 SF	R/R Knotty Pine Plank T&G/ V-Joint Plank Paneling (100.0% / 8.0')	\$5.00	\$1,726.50	\$310.77	\$1,415.73
345.3 SF	Laquer Finish Knotty Pine Plank T&G/ V-Joint Plank Paneling (100.0% / 8.0')	\$0.58	\$200.27	\$32.04	\$168.23
172.6 SF	Mildewcide Walls (100.0% / 4.0')	\$0.46	\$79.40		\$79.40
111.6 SF	Mildewcide Floor (100.0%)	\$0.46	\$51.34		\$51.34
<b>Totals For Bedroom 1</b>			<b>\$2,869.24</b>	<b>\$405.64</b>	<b>\$2,463.60</b>

**Estimate Section: Utility Room**

Utility Room ..... 23' 5.0" x 17' 8.0" x 8'  
 Closet, cedar ..... 8' x 6' x 8'

Lower Perimeter: 110.20 LF      Floor SF: 461.70 SF      Wall SF: 881.30 SF  
 Upper Perimeter: 82.20 LF      Floor SY: 51.30 SY      Ceiling SF: 461.70 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
461.7 SF	R/R Vinyl Tile Flooring (100.0%)	\$2.95	\$1,362.02	\$217.92	\$1,144.10
160.0 SF	R/R Cedar Plank T&G/ V-Joint Plank Paneling in cedar closet	\$6.48	\$1,036.80	\$186.62	\$850.18
881.3 SF	Clean, Seal & Paint Walls (100.0% / 8.0')	\$0.98	\$863.67	\$138.19	\$725.48
2.0 EA	R/R Prehung S/C Flush Door	\$213.97	\$427.94	\$94.15	\$333.79
2.0 EA	Paint / Finish Prehung S/C Flush Door	\$61.97	\$123.94	\$19.83	\$104.11
1.0 EA	R/R Water Heater GE 50 gal tank Mod # illegible Cost includes 50 gallon electric water heater, relief valve, 6 year guarantee and installation to existing water supply.	\$300.39	\$300.39	\$51.07	\$249.32
1.0 MC	Service and repair gas fired furnace	\$489.90	\$489.90		\$489.90
440.6 SF	Mildewcide Walls (100.0% / 4.0')	\$0.46	\$202.68		\$202.68
461.7 SF	Mildewcide Floor (100.0%)	\$0.46	\$212.38		\$212.38
<b>Totals For Utility Room</b>			<b>\$5,019.72</b>	<b>\$707.78</b>	<b>\$4,311.94</b>

\*\*\* This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier. \*\*\*





INSURED : Jack \*\*Kannry  
 LOCATION : 457 E Penn St  
 : Long Beach, NY 11561  
 COMPANY : Liberty Mutual Fire Insurance Company  
 : P.O. Box 958452  
 : Lake Mary, FL 32795-8452

DATE OF REPORT : 01/16/2006  
 DATE OF LOSS : 10/14/2005  
 POLICY NUMBER : 2229147700  
 CLAIM NUMBER : 033589  
 OUR FILE NUMBER : 033589  
 ADJUSTER NAME : Cole, Daniel

**Estimate Section: Halway to main level**

Halway to main level ..... 11' 10.0" x 3' 6.0" x 8'

Lower Perimeter: 30.70 LF      Floor SF: 41.40 SF      Wall SF: 245.30 SF  
 Upper Perimeter: 30.70 LF      Floor SY: 4.60 SY      Ceiling SF: 41.40 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
41.4 SF	Flood Loss Clean-up (100.0%)	\$0.57	\$23.60		\$23.60
5.0 DY	Airmover for Water Loss	\$24.74	\$123.70		\$123.70
5.0 DY	Dehumidifier for Water Loss	\$46.35	\$231.75		\$231.75
41.4 SF	R/R Vinyl Tile Flooring (100.0%)	\$2.95	\$122.13	\$19.54	\$102.59
245.3 SF	R/R Knotty Pine Plank T&G/ V-Joint Plank Paneling (100.0% / 8.0')	\$5.00	\$1,226.50	\$220.77	\$1,005.73
245.3 SF	Laquer Finish Knotty Pine Plank T&G/ V-Joint Plank Paneling (100.0% / 8.0')	\$0.58	\$142.27	\$22.76	\$119.51
1.0 EA	R/R Prehung S/C Exterior Door	\$404.64	\$404.64	\$89.02	\$315.62
1.0 EA	Paint / Finish Prehung S/C Exterior Door	\$61.97	\$61.97	\$9.92	\$52.05
122.6 SF	Mildewcide Walls (100.0% / 4.0')	\$0.46	\$56.40		\$56.40
41.4 SF	Mildewcide Floor (100.0%)	\$0.46	\$19.04		\$19.04
<b>Totals For Halway to main level</b>			<b>\$2,412.00</b>	<b>\$362.01</b>	<b>\$2,049.99</b>

**Estimate Section: Exterior**

Exterior ..... 24' x 24' x 22'

Lower Perimeter: 96.00 LF      Floor SF: 576.00 SF      Wall SF: 2112.00 SF  
 Upper Perimeter: 96.00 LF      Floor SY: 64.00 SY      Ceiling SF: 576.00 SF

Quantity	Description	Unit Cost	RCV	DEP	ACV
384.0 SF	Pressure Wash Structural Brick Wall (100.0% / 4.0')	\$0.29	\$111.36		\$111.36
<b>Totals For Exterior</b>			<b>\$111.36</b>	<b>\$0.00</b>	<b>\$111.36</b>

\*\*\* *This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier.* \*\*\*





INSURED : Jack \*\*Kannry  
 LOCATION : 457 E Penn St  
 : Long Beach, NY 11561  
 COMPANY : Liberty Mutual Fire Insurance Company  
 : P.O. Box 958452  
 : Lake Mary, FL 32795-8452

DATE OF REPORT : 01/16/2006  
 DATE OF LOSS : 10/14/2005  
 POLICY NUMBER : 2229147700  
 CLAIM NUMBER : 033589  
 OUR FILE NUMBER : 033589  
 ADJUSTER NAME : Cole, Daniel

## ESTIMATE TOTALS

ESTIMATE TOTAL PAGE ITEMS	RCV	DIFF	ACV
<b>Repair Item Totals</b>	<b>\$20,579.88</b>	<b>\$2,929.90</b>	<b>\$17,649.98</b>
Less Excluded O&P Trade(s)	(\$5,329.52)	(\$427.10)	(\$4,902.42)
Subtotal For O&P %	\$15,250.36	\$2,502.80	\$12,747.56
General Contractor Overhead (10.0%)	\$1,525.04	\$250.28	\$1,274.76
General Contractor Profit (10.0%)	\$1,525.04	\$250.28	\$1,274.76
Plus Excluded O&P Trades	\$5,329.52	\$427.10	\$4,902.42
Estimate Totals With O&P	\$23,629.96	\$3,430.46	\$20,199.50
Additional Items Totals (1)	\$411.60	\$0.00	\$411.60
Applicable Sales Tax Rate: 8.75% (Includes M)	\$824.76	\$131.81	\$692.95
Estimate Grand Totals	\$24,866.32	\$3,562.27	\$21,304.05
Less Deductible	(\$1,000.00)		(\$1,000.00)
<b>BUILDING FINAL TOTALS</b>	<b>\$23,866.32</b>	<b>\$3,562.27</b>	<b>\$20,304.05</b>

<b>RECOVERABLE DEPRECIATION *</b>	<b>\$3,135.17</b>
<b>NON-RECOVERABLE DEPRECIATION</b>	<b>\$427.10</b>

\*This amount represents the total recoverable depreciation for this estimate. Any payable recoverable depreciation is subject to policy coverage limit. Please check policy coverage limit prior to issuing any recoverable depreciation reimbursements.

The adjuster has no authority to approve or deny claims. R/R means: Remove and Replace damaged item. A copy of this estimate does not constitute a settlement of this claim. This estimate is subject to review and approval by your carrier, any additional repair to or replacement of items not included in this estimate is also subject to the insurance company's prior approval. You are required to keep all receipts, cancelled checks, inspection reports, etc. as proof of repair/replacement in the event of any future loss. This is not an authorization for repairs. The hiring of a contractor is strictly the decision of the policy holder.

\*\*\* **This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier.** \*\*\*



INSURED : Jack \*\*Kannry  
 LOCATION : 457 E Penn St  
 : Long Beach, NY 11561  
 COMPANY : Liberty Mutual Fire Insurance Company  
 : P.O. Box 958452  
 : Lake Mary, FL 32795-8452

DATE OF REPORT : 01/16/2006  
 DATE OF LOSS : 10/14/2005  
 POLICY NUMBER : 2229147700  
 CLAIM NUMBER : 033589  
 OUR FILE NUMBER : 033589  
 ADJUSTER NAME : Cole, Daniel

## ESTIMATE ADDITIONAL ITEMS

ADDITIONAL ITEM DESCRIPTION	RCV	DEP	ACV
1 debris hauling and cleaning haul debris from risk to clean up site.	\$411.60	\$0.00	\$411.60
<b>ADDITIONAL ITEMS TOTAL</b>	<b>\$411.60</b>	<b>\$0.00</b>	<b>\$411.60</b>

\*\*\* *This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier.* \*\*\*



INSURED : Jack \*\*Kannry  
 LOCATION : 457 E Penn St  
 : Long Beach, NY 11561  
 COMPANY : Liberty Mutual Fire Insurance Company  
 : P.O. Box 958452  
 : Lake Mary, FL 32795-8452

DATE OF REPORT : 01/16/2006  
 DATE OF LOSS : 10/14/2005  
 POLICY NUMBER : 2229147700  
 CLAIM NUMBER : 033589  
 OUR FILE NUMBER : 033589  
 ADJUSTER NAME : Cole, Daniel

## TRADES NOT INCLUDED IN CONTRACTOR OVERHEAD AND PROFIT CALCULATIONS

TRADE/SUBTRADE CLASSIFICATION	RCV	DEP	ACV
FINISHES	\$2,669.36	\$427.10	\$2,242.26
CARPET & PAD	\$2,669.36	\$427.10	\$2,242.26
MECHANICAL	\$489.90	\$0.00	\$489.90
H.V.A.C.	\$489.90	\$0.00	\$489.90
CONTRACT CLEANING	\$2,170.26	\$0.00	\$2,170.26
CLEANING	\$2,170.26	\$0.00	\$2,170.26
<b>ALL TRADES TOTAL</b>	<b>\$5,329.52</b>	<b>\$427.10</b>	<b>\$4,902.42</b>

\*\*\*

*This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier.*

\*\*\*



INSURED : Jack \*\*Kannry  
 LOCATION : 457 E Penn St  
 : Long Beach, NY 11561  
 COMPANY : Liberty Mutual Fire Insurance Company  
 : P.O. Box 958452  
 : Lake Mary, FL 32795-8452

DATE OF REPORT : 01/16/2006  
 DATE OF LOSS : 10/14/2005  
 POLICY NUMBER : 2229147700  
 CLAIM NUMBER : 033589  
 OUR FILE NUMBER : 033589  
 ADJUSTER NAME : Cole, Daniel

## CONTENTS ESTIMATE

### ESTIMATE RECAP

Estimate Grand Totals:	\$20,969.05
Total Depreciation:	\$3,851.16
A.C.V. Estimate Totals:	\$17,117.89
Policy Deductible:	\$1,000.00
Final Totals:	\$16,117.89

### ESTIMATE COMMENTS

\*\*\*

*This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier.*

\*\*\*



INSURED : Jack \*\*Kannry  
 LOCATION : 457 E Penn St  
 : Long Beach, NY 11561  
 COMPANY : Liberty Mutual Fire Insurance Company  
 : P.O. Box 958452  
 : Lake Mary, FL 32795-8452

DATE OF REPORT : 01/16/2006  
 DATE OF LOSS : 10/14/2005  
 POLICY NUMBER : 2229147700  
 CLAIM NUMBER : 033589  
 OUR FILE NUMBER : 033589  
 ADJUSTER NAME : Cole, Daniel

**Estimate Section: den**

#	T #	Description	Age	Quantity	Unit Cost	RCV	DEP	ACV
1	56	Replace Sectional Sofa  NOTES: 2-piece sectional includes sofa section and love seat section. Made from polyurethane foam seating and covered in olefin. Constructed of plywood, pine and hardwood frames.	3.0	1.0 EA	\$949.99	\$949.99	\$171.00	\$778.99
2	59	Allowanced to remove, refinish and reinstall Pool Table	5.0	1.0 EA	\$279.88	\$279.88		\$279.88
3	60	Relaminate coffee table, two end table, one lamp table	2.0	1.0 EA	\$219.99	\$219.99	\$39.60	\$180.39
<b>Totals For den</b>						<b>\$1,449.86</b>	<b>\$210.60</b>	<b>\$1,239.26</b>

**Estimate Section: office**

#	T #	Description	Age	Quantity	Unit Cost	RCV	DEP	ACV
4	64	Refinish Desk	5.0	1.0 EA	\$129.99	\$129.99	\$18.20	\$111.79
5	65	Replace Leather Sofa	10.0	1.0 EA	\$2,250.00	\$2,250.00	\$405.00	\$1,845.00
6	66	Replace Leather Arm Chair	10.0	1.0 EA	\$949.99	\$949.99	\$171.00	\$778.99
7	81	Replace Bookcase	10.0	2.0 EA	\$699.00	\$1,398.00	\$251.64	\$1,146.36
8	82	Replace Reference Books (legal)	20.0	55.0 EA	\$21.99	\$1,209.45	\$193.51	\$1,015.94
<b>Totals For office</b>						<b>\$5,937.43</b>	<b>\$1,039.35</b>	<b>\$4,898.08</b>

**Estimate Section: office closet**

#	T #	Description	Age	Quantity	Unit Cost	RCV	DEP	ACV
9	67	Replace Golf Bag	6.0	2.0 EA	\$79.99	\$159.98		\$159.98
10	68	Clean and regrip Golf Clubs	5.0	2.0 ST	\$116.77	\$233.54		\$233.54
11	69	Clean Large Box of Contents		4.0 BX	\$25.00	\$100.00		\$100.00
<b>Totals For office closet</b>						<b>\$493.52</b>	<b>\$0.00</b>	<b>\$493.52</b>

\*\*\* *This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier.* \*\*\*



INSURED : Jack \*\*Kannry  
 LOCATION : 457 E Penn St  
 : Long Beach, NY 11561  
 COMPANY : Liberty Mutual Fire Insurance Company  
 : P.O. Box 958452  
 : Lake Mary, FL 32795-8452

DATE OF REPORT : 01/16/2006  
 DATE OF LOSS : 10/14/2005  
 POLICY NUMBER : 2229147700  
 CLAIM NUMBER : 033589  
 OUR FILE NUMBER : 033589  
 ADJUSTER NAME : Cole, Daniel

**Estimate Section: bedroom**

#	T #	Description	Age	Quantity	Unit Cost	RCV	DEP	ACV
12	70	Replace Trundle Bed Frame Mattress and pad	6.0	1.0 EA	\$1,399.00	\$1,399.00	\$251.82	\$1,147.18
13	71	Replace Dresser	6.0	2.0 EA	\$549.99	\$1,099.98	\$198.00	\$901.98
14	72	Replace End Table	6.0	1.0 EA	\$129.99	\$129.99	\$23.40	\$106.59
15	73	Replace Bookcase	5.0	1.0 EA	\$199.00	\$199.00	\$35.82	\$163.18
16	74	Replace Hardbound Books	10.0	131.0 EA	\$16.95	\$2,220.45	\$355.27	\$1,865.18
17	75	Replace Photo Album(s) with 100 photos ea @ 2.00	10.0	25.0 EA	\$279.80	\$6,995.00	\$1,538.90	\$5,456.10
18	78	Replace Bedspread	5.0	1.0 EA	\$80.00	\$80.00	\$11.20	\$68.80
19	79	Replace Set of Twin Size Bed Sheet(s)	2.0	1.0 ST	\$29.99	\$29.99	\$4.20	\$25.79
20	80	Dry Cleaning clothing in closet		15.0 EA	\$6.99	\$104.85		\$104.85
<b>Totals For bedroom</b>						<b>\$12,258.26</b>	<b>\$2,418.61</b>	<b>\$9,839.65</b>

**Estimate Section: utility room**

#	T #	Description	Age	Quantity	Unit Cost	RCV	DEP	ACV
21	76	Replace Clothes Dryer  NOTES: Maytag, mod # not visible	8.0	1.0 EA	\$449.99	\$449.99	\$99.00	\$350.99
22	77	Replace Clothes Washer  NOTES: maytag mod # not visible	8.0	1.0 EA	\$379.99	\$379.99	\$83.60	\$296.39
<b>Totals For utility room</b>						<b>\$829.98</b>	<b>\$182.60</b>	<b>\$647.38</b>

\*\*\* *This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier.* \*\*\*



INSURED	: Jack **Kannry	DATE OF REPORT	: 01/16/2006
LOCATION	: 457 E Penn St	DATE OF LOSS	: 10/14/2005
	: Long Beach, NY 11561	POLICY NUMBER	: 2229147700
COMPANY	: Liberty Mutual Fire Insurance Company	CLAIM NUMBER	: 033589
	: P.O. Box 958452	OUR FILE NUMBER	: 033589
	: Lake Mary, FL 32795-8452	ADJUSTER NAME	: Cole, Daniel

## INVENTORY TOTALS

INVENTORY SUMMARY ITEMS	RCV	DIFF	ACV
Inventory Item Totals	\$20,969.05	\$3,851.16	\$17,117.89
Gross Contents Loss	\$20,969.05	\$3,851.16	\$17,117.89
Less Deductible/Participation	(\$1,000.00)		(\$1,000.00)
<b>INVENTORY FINAL TOTALS</b>	<b>\$19,969.05</b>	<b>\$3,851.16</b>	<b>\$16,117.89</b>

The adjuster has no authority to approve or deny claims. R/R means: Remove and Replace damaged item. A copy of this estimate does not constitute a settlement of this claim. This estimate is subject to review and approval by your carrier, any additional repair to or replacement of items not included in this estimate is also subject to the insurance company's prior approval. You are required to keep all receipts, cancelled checks, inspection reports, etc. as proof of repair/replacement in the event of any future loss. This is not an authorization for repairs. The hiring of a contractor is strictly the decision of the policy holder.

\*\*\* *This is an estimate of recorded damages and is subject to review and final approval by the insurance carrier.* \*\*\*